JIM GERLACH

6TH DISTRICT, PENNSYLVANIA

HOUSE COMMITTEE ON FINANCIAL SERVICES
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Jim Gerlach

6th District Speaking Out 2010

Dear Friends,

Ever wonder if Washington is really listening to what's important to you?

Did you ask for a \$1 trillion stimulus spending spree, which included wasting hundreds of thousands of dollars on studying couch potatoes and zebra finches? How about a new energy tax that will result in some families in the 6th District paying 25 percent more for their monthly utility bills and send more of our country's manufacturing jobs to China and other foreign countries?

In my opinion, Congress' agenda has been going in the wrong direction, and it's about time that Congress listens to the American people.

An innovative and exciting new initiative known as America Speaking Out is a great chance to make sure that the voices and ideas of the American people are heard in Washington.

As part of the America Speaking Out program, I'll be visiting with workers, seniors, business leaders, civic organizations and others throughout the 6° District in the coming weeks.

More importantly, I will be listening. Listening to your ideas for creating jobs, reducing wasteful spending, keeping our country safe and making government more transparent and accountable to taxpayers.

These pages contain some of the ideas meant to spark a dialogue with you and your neighbors about what Congress should be doing to confront some of the challenges facing our nation.

Please take a few moments to read them, and then let me know what you think will work, what won't and even make some new suggestions about what you'd like to see Congress accomplish.

It is truly an honor to be able to serve the residents of the 6th District and work with each of you to make our region a great place to live, work and raise a family.

With kind regards, I am

Sincerely,

Jim Gerlach

Job Creation Solutions

The last thing our economy needs is crushing tax increases. Stopping the looming Democratic tax increases would keep more money in the pockets of America's working families, encourage investment and provide financial relief for America's small businesses.

It would also provide immediate certainty for American job creators so they can hire new workers with the confidence that a higher tax bill is not on the way.

1. Cut Government Red Tape

To provide stability, no major new rule proposed by the executive agencies should be enforced without Congressional approval.

A "major new rule" would be defined as any regulation that would have an annual effect on the economy of at least \$100 million or would create a significant increase in costs or prices for the American people.

2. Provide Incentives for Small Business Growth

We should allow businesses with fewer than 500 employees to take a tax deduction equal to 20 percent of their income. This would allow for extra capital for investment and new hiring to kick-start a robust recovery.

3. Ensure Access to Credit for Small Businesses

Congress should also reform banking oversight to ensure that bank regulators do

not block access to loans for credit-worthy businesses. Small Business Paperwork Reduction Buried in the thousands of pages of the new health care law is a requirement that all businesses must issue 1099 forms to each contractor with whom they do more than \$600 worth of business.

4. Spending Cuts Instead of More "Stimulus" Spending

The spending spree in Washington is hurting our economy, not helping it. Economists have urged President Obama to abandon his quest for additional "stimulus" spending and instead work with Republicans in Congress who want to rein in government spending and end tax hikes and job- killing mandates that cause uncertainty for small businesses.

Spending Restraint Solutions

1. Cut Spending Immediately

While recognizing the need for structural ways to reverse the growth of government, there are actions Congress can take right away to promote fiscal responsibility and cut spending, such canceling unspent "stimulus" funds, saving up to \$266 billion and canceling excessive spending increases already in the pipeline.

2. Cap Discretionary Spending

Since 2008, non-defense discretionary spending—the level of which is determined each year by Congress—has increased by 24%. If you include the stimulus money, spending has increased by a whopping 84%.

And each year Congress adds more spending on top of what it approved the year before. Reducing spending from current levels and imposing a hard cap on future growth would generate savings for the taxpayer in excess of \$340 billion.

3. End Bailouts Permanently

Congress should put an end to the bailouts of private business that force responsible taxpayers to subsidize irresponsible behavior, as well as end the bailouts of state and local governments that do nothing but transfer debt to a federal government with no means of paying for it.

Cancel the Troubled Asset Relief Program [TARP], which would save an estimated \$16 billion.

Get the government out of Fannie Mae and Freddie Mac and on a path toward privatization by ending their conservatorship, shrinking their portfolios, establishing minimum capital standards, reducing conforming loan limits, and bringing transparency to taxpayer exposure, which would save an estimated \$30 billion.

4. Reduce the Size of Government

Americans are ready for a comprehensive campaign to reverse the growth in government over the past decade.

Government spending cannot be controlled if the size of government is not put in check.

A fundamental change in the culture of spending in Washington can be achieved if we:

Freeze Congress' Budget -- Congress should not be spending more while the private sector is cutting back. By freezing

the total appropriations for the Legislative Branch, Congress will have to find savings and stop its own growth.

5. Stop the Expansion of the Federal Bureaucracy

Since the President took office, the federal civilian workforce has already grown by approximately 15%. Imposing a net hiring freeze would help ensure that the public sector no longer grows at the expense of the private sector.

6. Eliminate Unnecessary and Duplicative Federal Programs

Once created, federal programs almost never go away, even if the problem they were created to address is no longer relevant.

Over twenty states have addressed this problem by requiring that programs be ended, or "sunset," by a date certain.

Adopting this requirement on the federal level would force Congress to determine if a program is worthy of continued taxpayer support.

7. Hold Weekly Votes to Cut Spending

We can change the spending culture by changing the way Congress spends its time. Rather than only considering bills each week that spend money, Congress should bring bills to the floor every week to reduce spending.

8. Audit the Government for Ways to Save

Congress should initiate a review of every federal program and provide strict oversight to uncover and eliminate waste and duplication.

9. Focus on Our Fiscal Challenges

The current budget process focuses only on about 40% of the budget and just the near-term -- usually the next twelve months.

We know that we have significant medium and long-term fiscal challenges fueled by the demographic changes in our country.

The Government Accountability Office estimates that we have \$76 trillion in unfunded liabilities. Rather than simply ignoring these challenges, Congress should reform its budget process to ensure that Congress begins making the decisions that are necessary to update our entitlement programs to secure them for today's seniors and save them for future generations.

National Security Solutions

1. Prohibit Leniency to Foreign Terrorists

Foreign terrorists do not and should not have the same rights as American citizens, and foreign terrorists should not be given more rights than U.S. military personnel have.

To keep America safe and secure, Congress must:

 Keep Guantanamo open and prevent the importation of terrorists into our communities.

- Ensure foreign terrorists are tried in military, not civilian, court.
- Ensure our military, intelligence, and law enforcement personnel operating overseas do not provide "Miranda rights" to terrorists
- Hold the Administration accountable for any Guantanamo Bay detainees it releases who return to fight against our troops or become involved in any terrorist plots or activities.

2. Protect the Homeland by Fully Funding Missile Defense

With belligerent nations seeking powerful weapons, we must support a robust, layered missile defense system capable of protecting the United States homeland, our deployed military forces, and our allies.

House Republicans will ensure critical funding is restored to protect the U.S. from missile threats from rogue states such as Iran and North Korea.

3. Enforce Sanctions Against Iran

Americans are calling on the Administration to aggressively and effectively implement the sanctions tools Congress has provided.

4. Provide Resources, Authority, and Support to our Military

It is vital to provide our deployed military all the resources and authority they need to successfully complete their missions in Iraq and Afghanistan.

Future defense budgets must strike the right balance between meeting current national security needs and preparing for future threats, while ensuring responsible benefits for military personnel and their families.

5. Protect our Borders

With strong enforcement of our laws, cooperation with state and local officials, and making security a budget priority, we can stop the crisis on the borders and support legal immigration by:

- Providing the Border Patrol
 Operational
 control and prohibiting bureaucracies
 from interfering with Border Patrol
 enforcement activities on federal
 lands.
- Reaffirming the Inherent Authority of State and Local Enforcement Powers to assist in the enforcement of all federal immigration laws.
- Fighting Transnational Gangs by making members deportable and inadmissible, mandating their detention, and barring them from receiving asylum or temporary protected status.

Government Reform Solutions

1. Let America "read the bill"

Congress should immediately pass a rule that allows all bills to be debated in the public square by publishing the text online for at least 3 days before the House of Representatives may vote on them.

2. Adhere to the Constitution

Congress should require that every bill debated on the floor of the House contain a citation of Constitutional Authority. If there is a question about the constitutionality of a proposal, it should be subject to debate and a vote.

3. End the practice of "omnibus" bills

Congress should end the practice of attaching unpopular legislation to "must pass" bills simply to circumvent the will of the House. Too often Congress creates massive bills that impact unrelated parts of the economy, such as merging an education bill with funding for our troops. Major legislation should only be advanced one issue at a time.

4. Bring Sunshine to the Committee Process

Congress should immediately open the doors to the secretive Rules Committee, which decides which bills and amendments are brought to a vote and which topics are debated, and allow cameras to televise all of the committee's meetings.

5. Review the Committee Structure

Congress should review its internal committee structure to keep up with the ever-growing bureaucracy, ensure there is proper oversight, and eliminate duplicative programs and jurisdictions.

6. Bipartisan Floor Debate

Ensure an open debate and amendment process on any legislation that spends the people's money.

Change How Congress Spends Its Time -- With all the challenges facing our nation, it is disgraceful that Congress spends so much time on bills to name post offices, congratulate sports teams, and bestow honors on organizations. Congress should implement reforms regarding the type of legislation that is considered to ensure that priority is placed on reviving the economy and reducing unnecessary spending – not, for example, celebrating national pi day and Confucius' birthday.

7. Reforms That Favor Saving Over Spending

Debate and a vote should be guaranteed on any proposal designed to cut spending out of a bill.

8. Ensure Results-Based Budgeting

A decision to spend the people's money, whether the amount is large or small, should be based solely on merit, not political power.

Congress should establish objective benchmarks for each federal program and hold the program to account. The inclusion of benchmarks for the welfare program in the 1990s fundamentally changed the welfare program, moving millions of families off of welfare and into jobs and saving taxpayers billions of dollars. This

model should be extended to other programs.

9. Commit to Write a Budget Every Year

It is a fundamental role of Congress to write a budget every year that provides justifications for how and why the government is spending the people's tax dollars.

Health Care Solutions

1. Repeal Pelosi Prescription

Congress should immediately act to repeal the new health care law that kills jobs, raises taxes, threatens seniors' access to care, will cause millions of people to lose the coverage they have and like, and increases the cost of health care coverage.

2. Enact Better Solutions

The status quo in our health care system is unacceptable. There are concrete steps Congress can take to lower health care costs, empower patients, and provide for the most vulnerable in our society.

3. Lower health care costs

Congress should address Americans' number-one priority and lower health care premiums for families and small businesses by:

4. Ending junk lawsuits

Enacting real medical liability reforms, modeled after successful state laws that reduce unnecessary spending and lower health insurance premiums, we can end costly junk lawsuits and curb the practice of defensive medicine that needlessly add billions of dollars of cost to the health care system.

5. Purchasing across state lines

By allowing Americans to shop for health insurance coverage from coast to coast regardless of the state they live in, Congress can empower consumers and increase competition in the market and lower premiums.

6. Empowering small businesses

By giving small businesses the power to pool together, just as corporations and labor unions do, they could offer health insurance to employees at lower prices.

7. Enhancing Health Savings Accounts (HSAs)

By creating new incentives to save for future health needs, more Americans could use taxfree HSAs to pay health insurance premiums.

8. Help those with pre-existing conditions

Congress should allow states to reform and establish high-risk pools and reinsurance programs to guarantee that all Americans, regardless of pre-existing conditions or past illnesses, have access to affordable care — while lowering costs for all Americans.

Empower and protect the doctorpatient relationship

Congress should eliminate taxpayer funding of programs that could lead to government

intrusion in the doctor-patient relationship and the rationing of care on the basis of cost. This should also include oversight of the flawed payment policies in Medicare and Medicaid that limit access to care and distort health care costs. Congress should promote innovation and place greater emphasis on prevention and wellness.

10. Permanently prohibit taxpayer funding of abortion



Now It's Your Turn -- Share Your Ideas.

Which of the proposed solutions did you like?	
Which of the proposed solutions did you dislike?	
Other suggestions?	

How to Make Your Voice Heard

Return this page to one of my District Offices or log on to $\underline{www.AmericaSpeakingOut.com}.$

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